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REMARKS

Claims 1, 3-8 and 10-19 are pending in this application. By this Amendment, claims 1, 8, 10, 14, and 18 are amended. Reconsideration in view of the above amendments and the following remarks is respectfully requested.

Applicants thank Examiner Shin for withdrawing the previous Office Action and reopening prosecution.

Applicants also thank Examiner Shin for the courtesies extended to Applicant's representative during the October 12, 2006 telephonic interview. During the interview, the differences between the claimed invention and Storck et al. (U.S. Patent No. 5,434,395), Kawan et al. (U.S. Patent No. 6,289,324), Kramer et al. (U.S. Patent No. 6,324,525), and Findley, Jr. et al. (U.S. Patent No. 5,979,773) were discussed with particularity to a first interface circuit granting conditional access to a third device and a second interface circuit providing communications access to a second personal data storage device and the amendments to claims 1, 8, 14, and 18. Examiner Shin requested an example of support in the specification for the claim amendments. Accordingly, an example of support for the amendments can be found in the specification at least at page 7, line 20 through page 8, line 4. Examiner Shin also indicated the cited references do not disclose a first device having an interface circuit with a second device and another interface that grants conditional access to a third device and the cited references do not appear to teach the claims, as amended. However, no agreement was reached because Examiner Shin further indicated she had been instructed not to agree to anything during a telephonic interview. The substance of the interview is summarized in the following remarks.

The Office Action rejects, under 35 U.S.C. § 103, claims 1-17, over Storck et al. (U.S. Patent No. 5,434,395), Kawan et al. (U.S. Patent No. 6,289,324), Kramer et al. (U.S. Patent No. 6,324,525), and Findley, Jr. et al. (U.S. Patent No. 5,979,773) and claims 18 and 19 over Storck et al., Findley, Jr. et al. and Kawan et al. These rejections are respectfully traversed.

To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the reference or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine the reference teachings. Second, there must be a reasonable expectation of success. Finally, the

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prior art references, when combined, must teach or suggest all of the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, and not based on applicant's disclosure (MPEP 2142). The prior art must suggest the desirability of the claimed invention (MPEP 2143.01).

Applicants assert that none of the cited references disclose or suggest adjusting a first set of user data to create an adjusted first set of user data in response to a transaction with a third device, encrypting the adjusted first set of user data to create an encrypted adjusted first set of user data, and transferring the encrypted adjusted first set of user data to a second personal data storage device, as recited in independent claim 1 and similarly recited in claims 8, 12, and 18. The claimed feature cannot be found in any of the cited references and such is not alleged by the Office Action.

Furthermore, Storck actually teaches away from the claimed invention. In particular, Storck clearly discloses data in a card is accessible when two devices are not in communication. More particularly, Storck expressly discloses data in a card is accessible merely by entering a personal identification number (col. 4, lines 54-58). Storck also clearly teaches the opposite of the claimed invention at col. 5, lines 64-68, which disclose "the ability of a first microcircuit card to partially allocate its authorizations, functions, and data to a second microcircuit card or, in exceptional cases, to re-assign all of its authorizations, functions, and data." Thus, the second microcircuit card receives all authorizations and functions completely without the first microcircuit card. Therefore, data is accessible and usable when the cards are not in communication. Accordingly, Storck teaches away from the claimed combination.

Therefore, Applicants respectfully submit that independent claims 1, 8, 14, and 18 and define patentable subject matter. The remaining claims are either not rejected or depend from the independent claims and therefore also define patentable subject matter. Accordingly, Applicants respectfully request the withdrawal of the rejection under 35 U.S.C. § 103.

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CONCLUSION

Based on the foregoing amendments and remarks, Applicants respectfully submit this application is in condition for allowance. Favorable consideration and prompt allowance of claims 1, 3-8 and 10-19 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in better condition for allowance, the Examiner is invited to contact Applicants' undersigned representative at the telephone number listed below.

The Commissioner is hereby authorized to deduct any fees arising as a result of this Amendment or any other communication from or to credit any overpayments to Deposit Account No. 50-2117.

Respectfully submitted,



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Dated: October 12, 2006

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